

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-24434-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alfredo F. Chao
279 Highland Avenue
Wood Ridge, NJ 07075

Chris Anne Chao
279 Highland Avenue
Wood Ridge, NJ 07075

Social Security No.: **xxx-xx-0996** **xxx-xx-9681**

Employer's Tax I.D. No.:

NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

on 7/21/22 at 10:00 AM

to consider and act upon the following:

106 – Creditor's Certification of Default (related document:90 Order on Motion For Relief From Stay) filed by Harold N. Kaplan on behalf of U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust.. Objection deadline is 06/24/2022. (Attachments: # 1 Proposed Order # 2 Certificate of Service # 3 Exhibit) (Kaplan, Harold)

108 – Certification in Opposition to Certification of Default (related document:106 Creditor's Certification of Default (related document:90 Order on Motion For Relief From Stay) filed by Harold N. Kaplan on behalf of U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust.. Objection deadline is 06/24/2022. (Attachments: # 1 Proposed Order # 2 Certificate of Service # 3 Exhibit) filed by Creditor U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust.) filed by Javier L. Merino on behalf of Alfredo F. Chao, Chris Anne Chao. (Attachments: # 1 Certification of Service) (Merino, Javier)

Dated: 6/22/22

Jeanne Naughton
Clerk, U.S. Bankruptcy Court

In re:
Alfredo F. Chao
Chris Anne Chao
Debtors

Case No. 18-24434-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jun 22, 2022

User: admin
Form ID: ntchrgbk

Page 1 of 2
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	#+ Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523
cr	+ City of Union City, Joel R. Glucksman, Esq., Scarinci & Hollenbeck, 1100 Valley Brook Avenue, PO Box 790 Lyndhurst, NJ 07071-0790
cr	+ Kohl's, Attn: Beckett and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Selene Finance LP as servicer for VRMTG Asset Trus, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jun 22 2022 20:39:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2022 at the address(es) listed below:

District/off: 0312-2

User: admin

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Date Rcvd: Jun 22, 2022

Form ID: ntchrgbk

Total Noticed: 6

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor VRMTG Asset Trust NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Francis T. Tarlecki	on behalf of Creditor VRMTG Asset Trust Njecfmail@mwc-law.com ftarlecki.kashlaw@gmail.com
Harold N. Kaplan	on behalf of Creditor VRMTG Asset Trust hkaplan@rasnj.com informationathnk@aol.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. hkaplan@rasnj.com, informationathnk@aol.com
Javier L. Merino	on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com
Javier L. Merino	on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;9497659420@filings.docketbird.com;Amy@DannLaw.com
Jeanette F. Frankenberg	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmevf@sternlav.com
Joel R. Glucksman	on behalf of Creditor City of Union City jglucksman@sh-law.com rjoyce@sh-law.com
Jonathan C. Schwab	on behalf of Creditor Selene Finance LP as servicer for VRMTG Asset Trust bankruptcy@friedmanvartolo.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor Selene Financial LP nj-ecfmail@mwc-law.com jhillier@mwc-law.com
Melissa S DiCerbo	on behalf of Creditor Selene Financial LP nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. rsolarz@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor VRMTG Asset Trust rsolarz@kmllawgroup.com
Shauna M Deluca	on behalf of Creditor Selene Finance LP as servicer for VRMTG Asset Trust sdeluca@hasbanilight.com hllawpc@gmail.com
Shauna M Deluca	on behalf of Creditor U.S. Bank Trust National Association sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor VRMTG Asset Trust smncina@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 22